IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

COMBINED DECLARATION OF INVENTORSHIP AND POWER OF ATTORNEY

Title:

AUTOMATED INS APPLICATION FILING SYSTEM

Applicant(s): KAMALDEEN ET AL.

Declaration of Inventorship

We, as below named inventors, hereby declare that our residences, post office addresses and citizenships are as stated below, and that we believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention, related to U.S. Provisional Application Serial No. 60-269,221 filed February 14, 2001 entitled SYSTEM AND METHOD FOR AN INTERACTIVE INS APPLICATION FILING AND FEED-BACK INFORMATION, the specification of which is attached hereto and which has the title:

AUTOMATED INS APPLICATION FILING SYSTEM

We have reviewed and understand the content of the above-identified specification, including the claims. We acknowledge a duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56(a).

Power of Attorney

As the named inventors, we hereby appoint RAY K. SHAHANI, ESQ., ATTORNEY AT LAW, Registration No. 37,554, as attorney to prosecute this application and transact all business in the Patent and Trademark Office therewith. Send correspondence or direct telephone calls to:

> Ray K. Shahani, Esq. ATTORNEY AT LAW Twin Oaks Office Plaza 477 Ninth Avenue, Suite 112 San Mateo, California 94402-1854

> > ***

Declaration

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, Section 1001, and that such willful statements may jeopardize the validity of the application or any patent issued thereon.

FIRST INVENTOR

Signature:__

Date: NAME:

Sarvajit Thakur

01/10/02

ADDRESS:

12280 Saratoga-Sunnyvale Road, Suite 116

Saratoga, California 95070

CITIZENSHIP: USA

SECOND INVENTOR

Signature: <a>O

Date: Ø1

NAME:

Cesare Alessandrini

ADDRESS:

12280 Saratoga-Sunnyvale Road, Suite 116

Saratoga, California 95070

CITIZENSHIP: USA

THIRD INVENTOR

Signature:_

Date:_ NAME:

Thameem Kamaldeen

ADDRESS:

12280 Saratoga-Sunnyvale Road, Suite 116

Saratoga, California 95070

CITIZENSHIP: INDIA